

Information to identify the case:

Debtor 1	Stephanie Robinson	Social Security number or ITIN xxx-xx-2536
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 20-22575-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephanie Robinson

11/10/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stephanie Robinson
Debtor

Case No. 20-22575-JNP
Chapter 7

District/off: 0312-1
Date Rcvd: Nov 10, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2022:

Recip ID	Recipient Name and Address
db	+ Stephanie Robinson, 1118 S. 2nd St, Millville, NJ 08332-4237
cr	+ Envision Financial Group, c/o Saldutti Law Group, 800 Kings Highway N., Suite 300, Cherry Hill, NJ 08034-1511
519038860	+ Andrea Lazenby, 2011 Ferry Ave, Camden, NJ 08104-1937
519038859	+ Anthony Robinson Sr., 2011 Ferry Ave, Camden, NJ 08104-1937
519018583	+ Bail Bonds of America, 523 Cooper St, Camden, NJ 08102-1210
519688454	+ Delaware E-ZPass Service Center, 1200 Witaker Rd., Newark, DE 19702-1018
519038858	+ Denise Robinson, 2011 Ferry Ave, Camden, NJ 08104-1937
519688455	+ E-ZPas Customer Service Center, P.O. Box 4973, Trenton, NJ 08650-4973
519023089	+ Envision Financial Group as assignee of Bail Bonds, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
519688457	+ Jericho Share, 11152 Westheimer Rd, Suite 639, Houston, TX 77042-3208
519688458	Linebarger, Gogga, Blair & Sampson, LLP, 4 Penn Center, 1600 JFK Blvd, c/o Delaware DOT, Philadelphia, PA 19103
519038863	Malaga Villa, 989 Delsea Dr, Franklinville, NJ 08322
519018589	+ Millville Tax Assessor, 12 South High Street, Millville, NJ 08332-4244
519688977	+ Pennsylvania Turnpike Commission, 300 East Park Drive, E-ZPass Customer Service Center, Harrisburg, PA 17111-2729
519688459	South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
519688973	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of, Taxation, Trenton, NJ 08695-0245
519038857	+ Yvonne Viruet, 2011 Ferry Ave, Camden, NJ 08104-1937

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 10 2022 21:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 10 2022 21:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519688452	+ Email/Text: bankruptcy@pepcoholdings.com	Nov 10 2022 21:05:00	Atlantic City Electric, P.O. Box 13610, Philadelphia, PA 19101-3610
519688974	+ EDI: BANKAMER.COM	Nov 11 2022 01:53:00	Bank Of America, PO Box 982238, El Paso, TX 79998-2238
519018584	EDI: BANKAMER2.COM	Nov 11 2022 01:53:00	Bank Of America, PO Box 7047, Dover, DE 19903-7047
519018585	+ Email/Text: rm-bknotices@bridgecrest.com	Nov 10 2022 21:06:00	Bridgecrest, 7300 E Hampton Ave, Mesa, AZ 85209-3324
519024910	+ Email/Text: rm-bknotices@bridgecrest.com	Nov 10 2022 21:06:00	Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018
519072372	EDI: CITICORP.COM		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Nov 10, 2022

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Total Noticed: 47

519688970	+ Email/Text: tracey.gregoire@millvillenj.gov	Nov 11 2022 01:53:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519688975	+ EDI: WFNNB.COM	Nov 10 2022 21:06:00	City Of Millville, Po Box 609, Tax Collector, Millville, NJ 08332-0609
519688453	Email/PDF: creditonebknotifications@resurgent.com	Nov 11 2022 01:53:00	Comenity Bank/VCTRSSEC, 3095 Loyalty Circle, Bldg A, Columbus, OH 43219-3673
519688456	EDI: BLUESTEM	Nov 10 2022 21:01:48	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
519038864	+ EDI: AMINFOFP.COM	Nov 11 2022 01:53:00	Fingerhut, PO Box 70281, Philadelphia, PA 19176-0281
519688976	+ EDI: AMINFOFP.COM	Nov 11 2022 01:53:00	First Premier, Suite 7, 900 West Delaware Street, Sioux Falls, SD 57104-0337
519018588	+ EDI: IRS.COM	Nov 11 2022 01:53:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
519018590	Email/Text: EBN@Mohela.com	Nov 10 2022 21:05:00	IRS, 1601 Market St, Philadelphia, PA 19103-2301
519038862	+ EDI: PHINGENESIS	Nov 11 2022 01:53:00	Mohela/Dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
519038861	^ MEBN	Nov 10 2022 21:00:58	Milestone, PO Box 4499, Beaverton, OR 97076-4499
519018591	^ MEBN	Nov 10 2022 21:00:50	Minto Money, PO BOX 58112, Minto, AK 99758-0112
519688972	^ MEBN	Nov 10 2022 21:00:05	NCB Management Services Inc, PO Box 1099, Attn HSBC Bank, Langhorne, PA 19047-6099
519068384	EDI: Q3G.COM	Nov 11 2022 01:53:00	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice, Complex, Trenton, NJ 08625-0112
519045021	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 11 2022 01:53:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
519018593	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 10 2022 21:06:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519018592	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 10 2022 21:06:00	Rocket Mortgage, P.O. Box 6577, Carol Stream, IL 60197-6577
519688978	+ EDI: RMSC.COM	Nov 10 2022 21:05:00	NJ Division Of Taxation, P.O. Box 245, Banktrupcy Section, Trenton, NJ 08695-0245
519688979	+ EDI: PHINGENESIS	Nov 11 2022 01:53:00	Syncb/PPC, PO Box 965005, Orlando, FL 32896-5005
519018595	+ EDI: TCISOLUTIONS.COM	Nov 11 2022 01:53:00	The Bank of Missouri, PO BOX 4499, Beaverton, OR 97076-4499
519018596	+ EDI: CITICORP.COM	Nov 11 2022 01:53:00	The Bank of Missouri, 5109 S BROADBAND LN, Sioux Falls, SD 57108-2208
519688980	+ EDI: CITICORP.COM	Nov 11 2022 01:53:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
519688981	+ Email/Text: bk@avant.com	Nov 10 2022 21:06:00	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
			WEBBANK/AVANT, 222 N. Lasalle St, Ste 1600, Chicago, IL 60601-1112

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519018587	*	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 07081
519018586	*	IRS, PO Box 744, Springfield, NJ 07081-0744
519688982	*	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519688971	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519046756	*+	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519018594	##+	Saldutti Law Group, 800 N Kings Highway Suite 300, Cherry Hill, NJ 08034-1511

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2022 at the address(es) listed below:

Name	Email Address
Andrew Sklar	andy@sklarlaw.com NJ43@ecfcbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com;kathleen@sklarlaw.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca K. McDowell	on behalf of Creditor Envision Financial Group rmcdowell@slgcollect.com anovoa@slgcollect.com
Seymour Wasserstrum	on behalf of Debtor Stephanie Robinson mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 6